

**PERFORMING AN E-COMMERCE TRANSACTION FROM CREDIT
CARD ACCOUNT INFORMATION RETRIEVED FROM A CREDIT CARD
COMPANY WEB SITE**

ABSTRACT OF THE DISCLOSURE

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A method of conducting an e-commerce transaction on a global communication network (306) by using personal account information of a credit card retrieved from a credit card company server on the network (306). At a user location disposed on the network, a machine-resolvable code (MRC) (3402) of the credit card (3400) of a user is read with a reading device (3410). Coded information is extracted from the MRC (3402). Routing information associated with the coded information is obtained, which routing information corresponds to the personal account information of the user stored on a credit card company server (3300) disposed on the network (306). The user location connects to the credit card company server (3300) across the network (306) in accordance with the routing information. The personal account information is returned from the credit card company server (3300) to the user location. The personal account information is then presented to the user at the user location. A hyperlink to a vendor web site (3422) is provided in the personal account information for automatic connection of the user location to the vendor web site in response to selection thereof. Web site information of the vendor web site (3422) is displayed in response to the user selecting the hyperlink. The user can then purchase a product of the vendor web site (3422).